

WHAT IS CLAIMED IS:

1 1. A method in which
2 virtual purchase information, which does not include any identifier of a real financial
3 account, is provided, in an on-line connection to a merchant, to pay for of an item,
4 the merchant provides the item and the virtual purchase information to a delivery
5 service,
6 at the delivery service, the virtual purchase information is converted to a real delivery
7 address, and
8 the item is delivered to the delivery address.

1 2. The method of claim 1 in which the virtual purchase information includes a
2 virtual account identifier.

1 3. The method of claim 2 in which the virtual purchase information includes a
2 VETO-applied account number.

1 4. The method of claim 1 in which the virtual purchase information includes a
2 virtual account transaction order.

1 5. The method of claim 4 in which the virtual account transaction order
2 comprises a VETO order.

1 6. The method of claim 1 also including physically associating a label that
2 contains the virtual purchase information with the item.

1 7. The method of claim 1 in which the delivery service includes FEDEX or UPS
2 or the United States Postal Service.

1 8. The method of claim 1 also including storing the real delivery address and the
2 related virtual purchase information in a database under the control of the delivery service.

1 9. The method of claim 1 in which the virtual purchase information is associated
2 with a real financial account.

1 10. A method in which
2 virtual delivery information, which does not include any identifier of a real delivery
3 address, is provided, in an on-line connection to a merchant, with respect to a purchase of an
4 item,

5 the merchant provides the item and the virtual delivery information to a delivery
6 service,

7 at the delivery service, the virtual delivery information is converted to a delivery
8 address, and

9 the item is delivered to the delivery address.

1 11. The method of claim 10 also including physically associating a label that
2 contains the virtual delivery information with the item.

1 12. The method of claim 10 in which the delivery service includes FEDEX or
2 UPS or the United States Postal Service.

1 13. The method of claim 10 also including storing the real delivery address and
2 the related virtual delivery information in a database under the control of the delivery service.

1 14. A method comprising
2 providing real delivery information to a delivery service,
3 associating with the delivery information a code that does not itself reveal the
4 delivery information,
5 making the code known to the delivery service, and
6 in connection with a purchase of an item that is to be delivered according to the
7 delivery information, providing the code to a merchant for forwarding to the delivery service.

1 15. The method of claim 14 in which the real delivery information includes
2 personal information about a purchaser.

1 16. The method of claim 14 in which the personal information includes a name
2 and an address.

1 17. The method of claim 14 in which the code is provided to the merchant
2 electronically through a communication network.

1 18. The method of claim 14 in which the code is provided to the merchant
2 telephonically.

1 19. The method of claim 14 also including the forwarding of the code to the
2 delivery service.

1 20. The method of claim 14 also including
2 delivering the item.

1 21. A method comprising
2 at a delivery service, storing personal delivery information associated with a
3 consumer and storing a code corresponding to the personal delivery information, the code not
4 itself revealing the personal delivery information,
5 receiving from a merchant a package for delivery to the consumer, and a code
6 representing delivery information for the package,
7 using the stored information and code to translate the code to the personal delivery
8 information, and
9 delivering the package in accordance with the personal delivery information.

1 22. The method of claim 21 in which the personal delivery information includes a
2 name and an address and may include other personal information.

1 23. The method of claim 11 in which multiple packages bearing the code are
2 received at different times.

1 24. Apparatus comprising
2 a package to be delivered to a customer, the package containing an item sold by a
3 merchant to the customer, and
4 a code representing delivery instructions for the package, the code not itself revealing
5 the delivery instructions,
6 the package being free of any direct indication of the delivery instructions so that a
7 person observing the package is unable to determine the delivery instructions without
8 knowledge of the association between the code and the delivery instructions.

1 25. A method comprising
2 delivering a package to a package delivery service, the package containing an item
3 sold by a merchant to the customer,
4 providing to the package delivery service a code representing delivery instructions for
5 the package, the code not itself revealing the delivery instructions,
6 the package being free of any direct indication of the delivery instructions so that a
7 person observing the package is unable to determine the delivery instructions without
8 knowledge of the association between the code and the delivery instructions.

1 26. A method comprising
2 establishing a virtual account with a virtual account issuer, the virtual account being
3 associated with a financial account,
4 associating a package delivery code with the virtual account, the package delivery
5 code representing, but not itself revealing, delivery instructions for packages directed to a
6 holder of the virtual account, and
7 providing the package delivery code to a package delivery service for use in
8 delivering packages of items purchased from merchants using the virtual account.